

it's a reasonable thing to do in the face of, number one, relatively low insurance coverage, and number two, the potential social impact if, in fact, this damage occurs and there was a way to get around it. I'll tell you one of the reasons why it got repealed, why it got changed into a mandatory law as well and we went away from just the option. Because in other states there was a rising lawsuit in which people who had had the coverage explained to them and who declined it later claimed malpractice on the part of their insurance agent because they didn't explain it well enough when they turned it down. We had agents that no matter how well they explained it were being subject to lawsuits trying to do the business of explaining this relatively technical coverage. I will tell you, I have been through the bill and I would have a tough time telling you what underinsured motorist coverage used to be. I know what it is now, but what it used to be was totally unexplainable, it was a lawsuit waiting to happen and they were beginning to happen in other states, one of the reasons we have it. For those of you who don't like mandates, and I can understand that, I would suggest that you simply not vote, that this is not a timely issue, timely brought. If you don't want to vote yes or no, I think not voting is an appropriate thing to do. The bill does take 30 votes...the amendment does take 30 votes to be adopted.

PRESIDENT ROBAK: Thank you, Senator Landis. Senator Preister.

SENATOR PREISTER: Thank you, Honorable President, friends all. Thank you, Senator Vrtiska. Thank you, Senator Hudkins. That's a great concept. I like that. If you don't like to pay for the underinsured motorist, send a letter to the insurance companies and tell them you don't want it and you don't have to pay it. That's a great idea. The elderly in my district want to do the same thing with insurance territorial ratings. I wonder if we could write a letter to the insurance companies, tell them, hey, time out, we don't want to pay this subsidized rate for all those folks in west Omaha. We would like to opt out of this. I think they should have that choice. I think this is a wonderful idea. I may change the way I approach this next session. Anyway, if nothing else, a little levity with sincerity and also bringing up once again the injustice in my district, where the elderly and low income people, who really don't spend a lot of time driving on the road, and who, in effect, are being penalized because some of their neighbors happen to have bad driving records. And wanting to make that point one last time,